

IV. Housing Data

A. General.

This section of the Plan includes data required to assess the housing needs of lower-income families, renters and owners, elderly persons, large families, and persons with special needs and disabilities, including HIV/AIDS and other diseases. The section includes population, employment, income and other statistics. Data regarding the ratio between housing cost and income is provided and used to assess the nature and impact of unreasonable cost burdens upon lower income families.

In addition, this section discloses population distribution and concentration issues that affect low income, racial and ethnic groups. There is an analysis of the general characteristics of the housing supply and market conditions within the City. This analysis includes the supply and demand for housing, and the condition and cost of available housing for various categories of persons.

Because new Census data is unavailable, HUD is permitting the City to use needs' data compiled from the 1990 Census. The City intends to update needs' data as early as 2003 when year 2000 Census data is issued by the federal government. The following section also includes data compiled for the City's prior Consolidated Plan and December 14, 1999 Analysis of Impediments to Fair Housing (AI). (More detailed information and evaluation of housing needs and issues are included in the AI. Copies of the AI are available at the Department of Housing and Neighborhood Revitalization and on the City's web site.)

The following section also includes needs' perspectives obtained during the 2001-2004 Plan information gathering process. Much of the information on needs that was provided during outreach sessions was subjective, experience based or not quantified. Most service providers were unable to provide needed statistical information because of constraints similar to those experienced by the City. In terms of funding allocations or formal gaps analysis, much of the input might not be measurable.

However, in the larger environment of community consensus building, and the development of programs that are neighborhood and community sensitive, the feedback received was invaluable. It has been used to develop strategies for addressing Plan priorities. It was, and will continue to be, used to flesh out annual action plans, and to consider when making decisions to fund specific projects that qualify under any of the Plan's priority categories.

B. Population

Population Growth Characteristics. The type of population growth experienced in Fresno during the past 20 years is quite different from that experienced previously. Not only is the City growing quickly (a 17% increase since 1990) but its new residents come from a substantial number of cultural and linguistically varied backgrounds. Language barriers and cultural differences have made it extremely difficult for service providers to adequately assist all segments of the community with their quest for employment and housing opportunities.

In addition, the households of new immigrants are often large (five or more persons). The latter factor has increased the number of overcrowded units (more than 1.01 people per room) from 6% of all units in 1980 to 13% in 1990.

The 1990 Census reported that Fresno's population was 354,202. In 1996, the City estimated that its population was 400,402, a 2.1% increase per year. Population is now projected by the State Department of Finance as 415,381. Table 1 provides the ethnic, racial and income breakdowns in 1990. Table 2 provides breakdowns by Community Plan Area (See Map 2.).

Map 2 - Community Plan Areas.

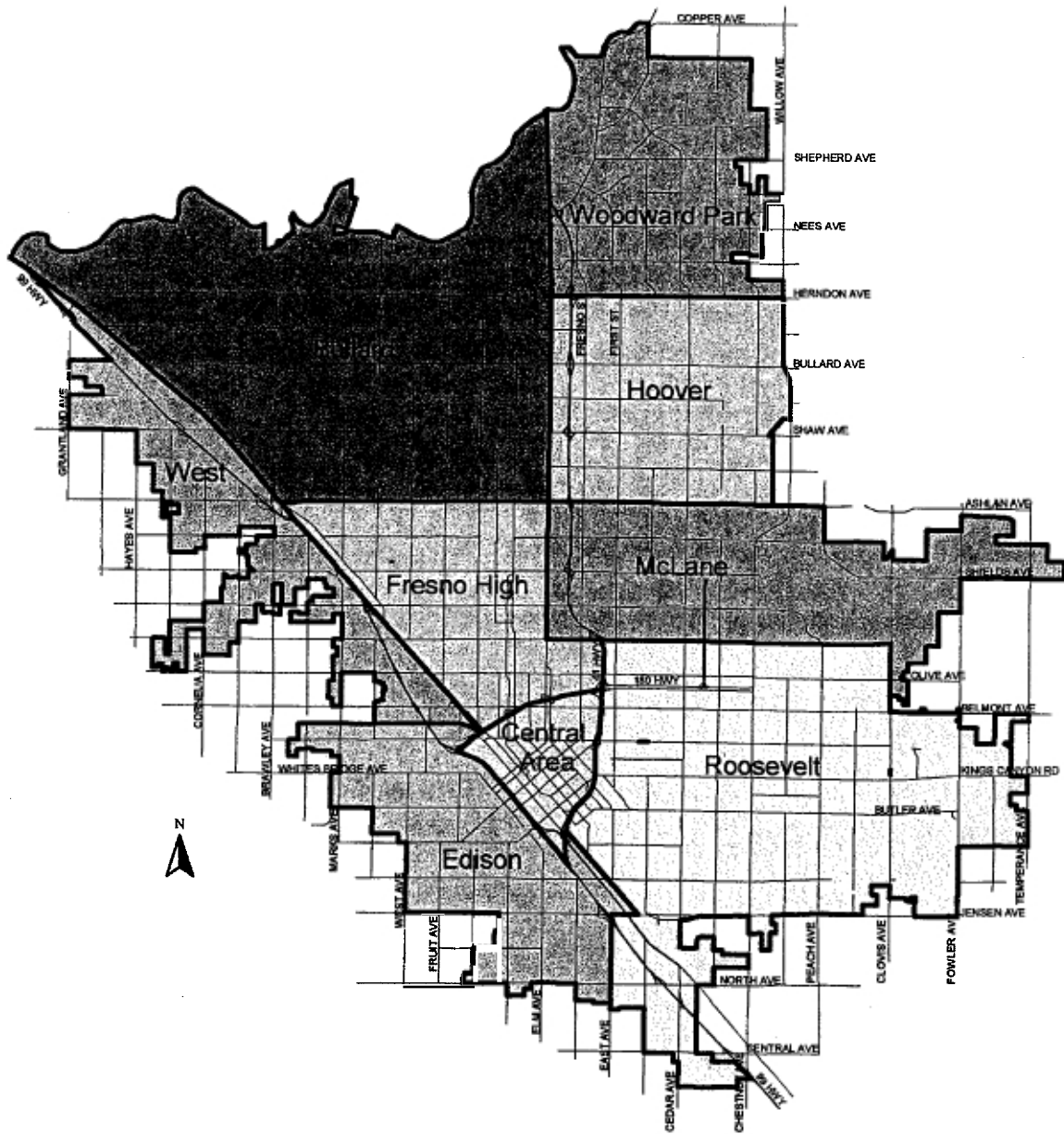


Table 1 - Population and Household Data

A. Population		1980 Census Data	%	1990 Census Data	%	% Change	
1. White (non-Hispanic)		136,800	63%	174,893	49%	28%	
2. Black (non-Hispanic)		20,106	9%	27,653	8%	38%	
3. Hispanic (all races)		51,489	24%	105,787	30%	105%	
4. Native American		1,253	.5%	2,556	.7%	104%	
5. Asian or Pacific Islander		6,111	3%	42,211	12%	591%	
6. Other (non-Hispanic)		2,443	1%	1,102	.3%	-55%	
Total		217,202		354,202	100%	---	
B. Special Categories							
1. Migrant Farm Workers		1,600		1,600		0%	
2. Students		12,022		17,683		47%	
C. Households		Total 1990 Households	% of Total Households	Very Low-Income 0-50% MFI	Other Low 51-80% MFI	Moderate 81-95% MFI	Above 95% MFI
1. White (non-Hispanic)		74,753	61%	19%	15%	8%	58%
2. Black (non-Hispanic)		9,268	8%	45%	18%	7%	31%
3. Hispanic (all races)		27,710	23%	36%	20%	10%	34%
4. Native American		972	1%	26%	28%	5%	42%
5. Asian or Pacific Islander		9,166	8%	49%	18%	5%	28%
6. All Households		122,155	100%	27%	16%	8%	48%

1990 U.S. Census (1994 Community Housing Affordability Strategy [CHAS] Table 1A)

Table 2 - Race/Ethnic Population by Community Plan Area - April 1, 1990

Plan Area	Total Population	% White	% Hispanic	% African American	% Asian or Pacific Islander	% Native American	% Other
Bullard	66,341	76%	15%	3%	6%	.6%	.2%
Central	15,963	18%	54%	9%	18%	.7%	.4%
Clovis (City)	56,533	76%	16%	2%	5%	1%	.1%
Edison	22,258	5%	37%	47%	10%	.4%	.5%
Fresno High	53,676	55%	31%	5%	9%	1%	.2%
Hoover	50,468	68%	16%	4%	11%	.7%	.2%
McLane	43,353	62%	22%	4%	10%	.9%	.3%
Roosevelt	105,216	32%	43%	7%	17%	.7%	.4%
West	24,808	57%	32%	4%	6%	.9%	.4%
Woodward	21,838	81%	9%	2%	7%	.4%	.1%
Remaining	16,945	63%	30%	1.4%	5%	.7%	.2%
Total	477,389	55%	27%	4%	10%	.8%	.3%

Source: 1990 U.S. Census

Distribution of Minority and Low Income Households. The City reviewed housing and population characteristics and distribution by Community Plan Area (See Table 2) and by CDBG areas. (See Maps 3-9.) The low-income and minority population is not uniformly distributed. Data show the older areas of the City with more low-income minority people than newer portions of the community.

According to the 1990 census, minority populations exist in all portions of the community. The predominant location of the Southeast Asian population is in the Central portion of the community with pockets located near Pinedale and the California State University, Fresno (CSUF) campus. The Hispanic population is widely distributed with highest concentrations located in the Southeast and Central portions of the City.

The area bounded by McKinley on the north, West Avenue on the west, Annadale Avenue on the south and Chestnut Avenue on the east contains most of the older homes in the City. Due to age, lower cost of acquisition, and deferred maintenance such areas provide a valuable base of "affordable housing." However, these factors tend to create concentrations of lower socioeconomic classes and, by extension, minority populations. Moreover, without directed housing programs and the development of diverse housing

opportunities throughout the community, such areas also attract larger families leading to overcrowded conditions.

Data from the 1970, 1980 and 1990 Census show that there is a trend toward dispersal of minorities throughout the City. This can reasonably be interpreted to be a positive reflection of the City's efforts to provide appropriate housing opportunities for all of its citizens. There are still segments of the minority population that have not benefitted from the City's programs and/or had an increase in their household income. There are still areas of concentration of certain minority groups, very low- and low-income families, larger families, and overcrowded households.

Areas of low-income concentration exist when the percent of low- and moderate-income persons in a census block equals or exceeds 51% of the total population. Areas of racial or ethnic concentration exist when the population count of an identifiable minority in a census tract is 10% or greater than the percentage of that minority within the community as a whole.

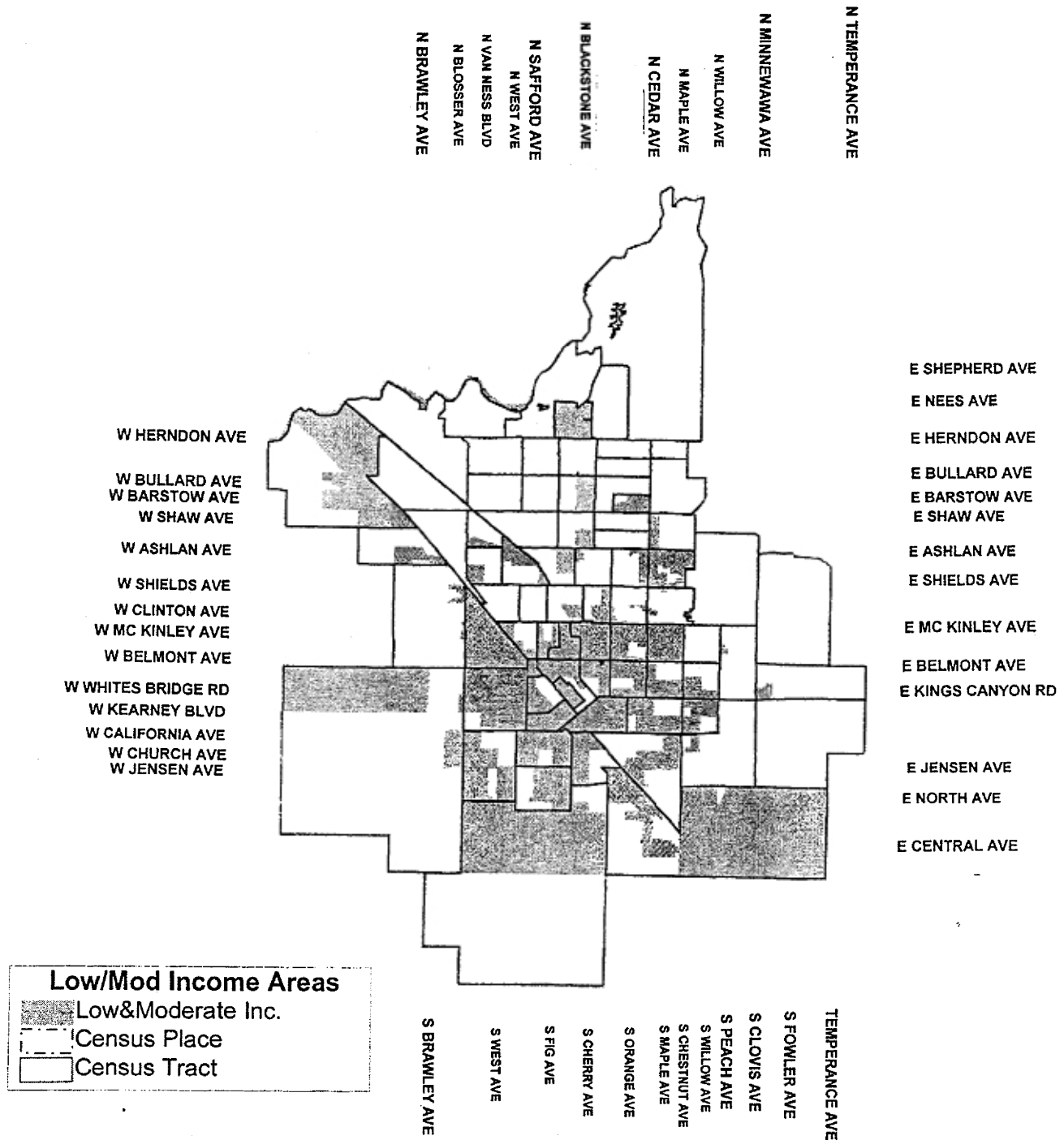
Census tracts 2, 7, and 9 have traditionally been areas of African American concentration within the City. Notwithstanding the City's efforts to provide increased affordable housing opportunities throughout the community, there is still a significant concentration of African Americans in these census tracts. According to the 1990 Census, African Americans represent 8% of the total population of the City. However, Map 4b indicates that certain census tracts contain concentrations of African Americans exceeding the 8% population ratio by more than 20%.

The African American population is mainly concentrated in west and southeast Fresno. Forty percent of the African American population lives south of Belmont Avenue and west of First Street with small concentrations in Pinedale and south of Ventura Street in the Fairground/Calwa area. Census Tracts 9, 10 and 11 contain 50% or more African Americans while Census Tracts 2 and 7 contain more than 40%.

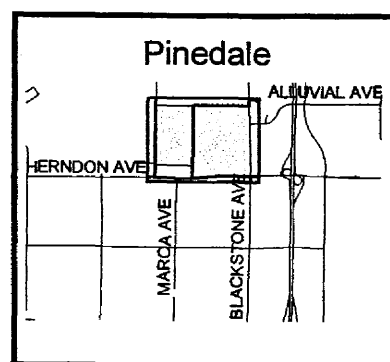
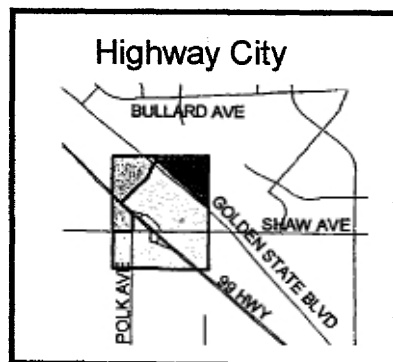
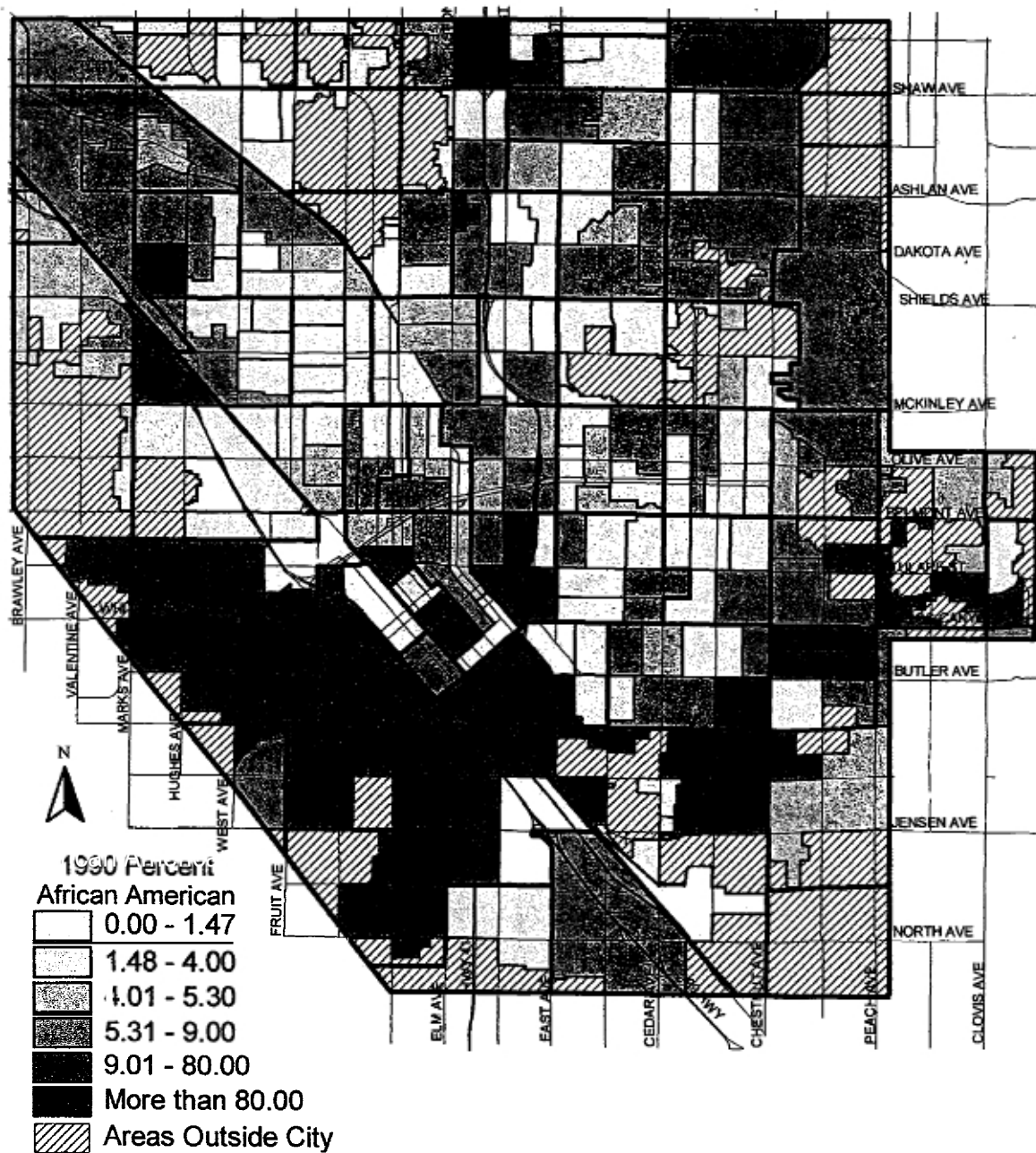
Census Tracts 4 and 12 contain the highest concentrations of Hispanics, both with 70.3%. Census Tract 8 contains 68.4% and Census Tract 26 contains 63.2%. Census Tracts 1, 5, 6, 13, 15, 27 and 44.04 all contain more than 50% Hispanics, and Census Tracts 3, 7, 11, 18, 19, 24 and 42.01 contain more than 40%.

In some Census Tracts, the Hispanic population has been replaced as the largest minority group by the Asian American or Pacific Islander. For example, the Asian American or Pacific Islanders' population in Census Tract 25 grew from 1.4% in 1980 to 38.6%

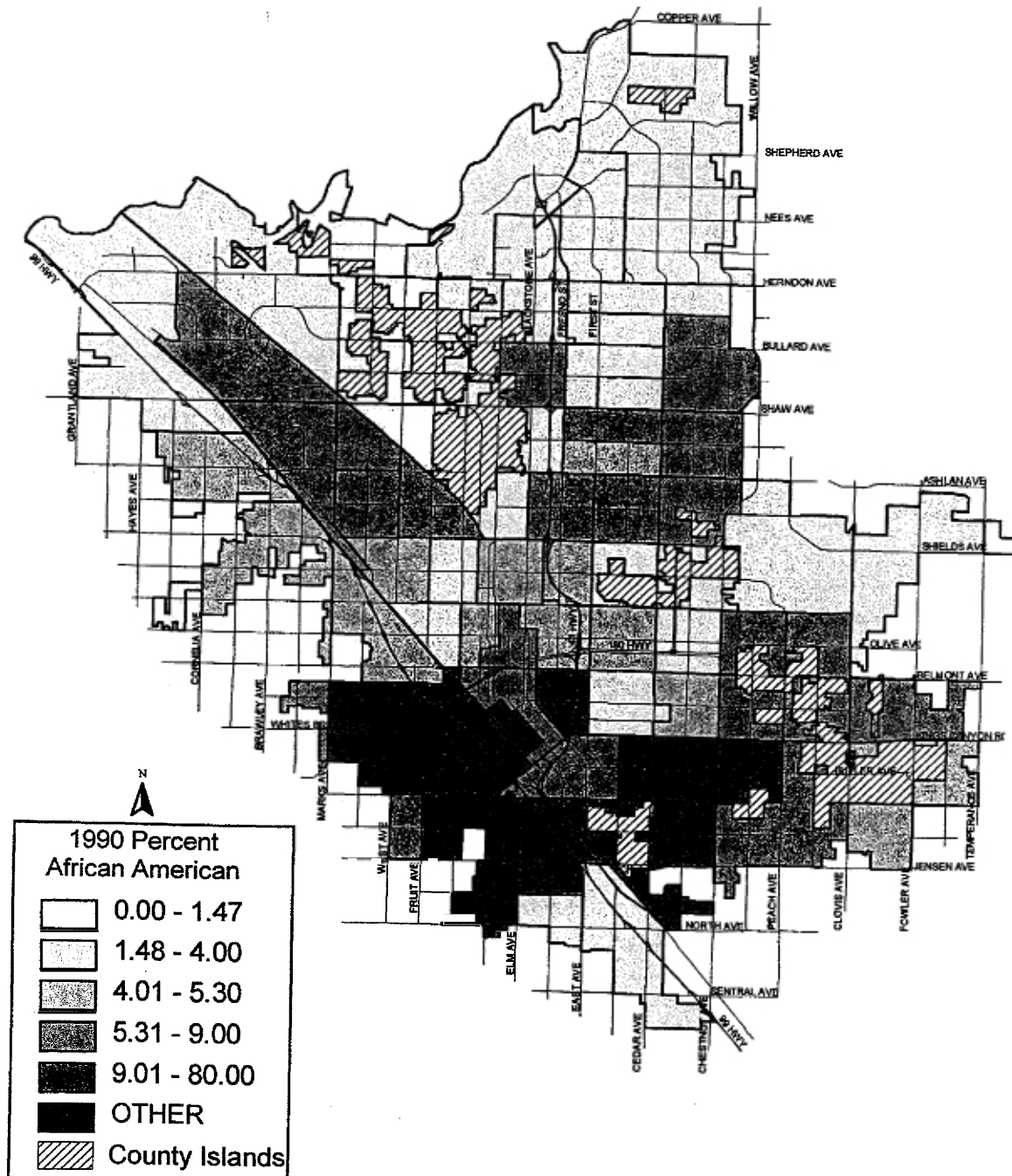
Map 3 - 1990 Low and Moderate Income Concentration By Census Tract



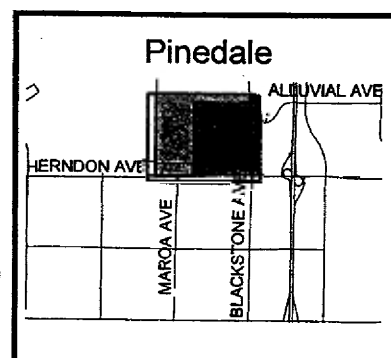
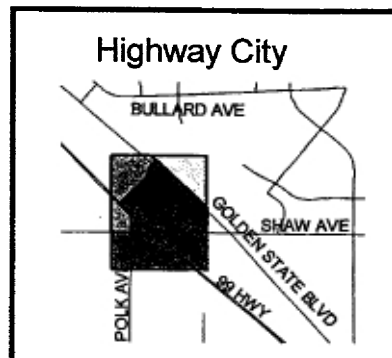
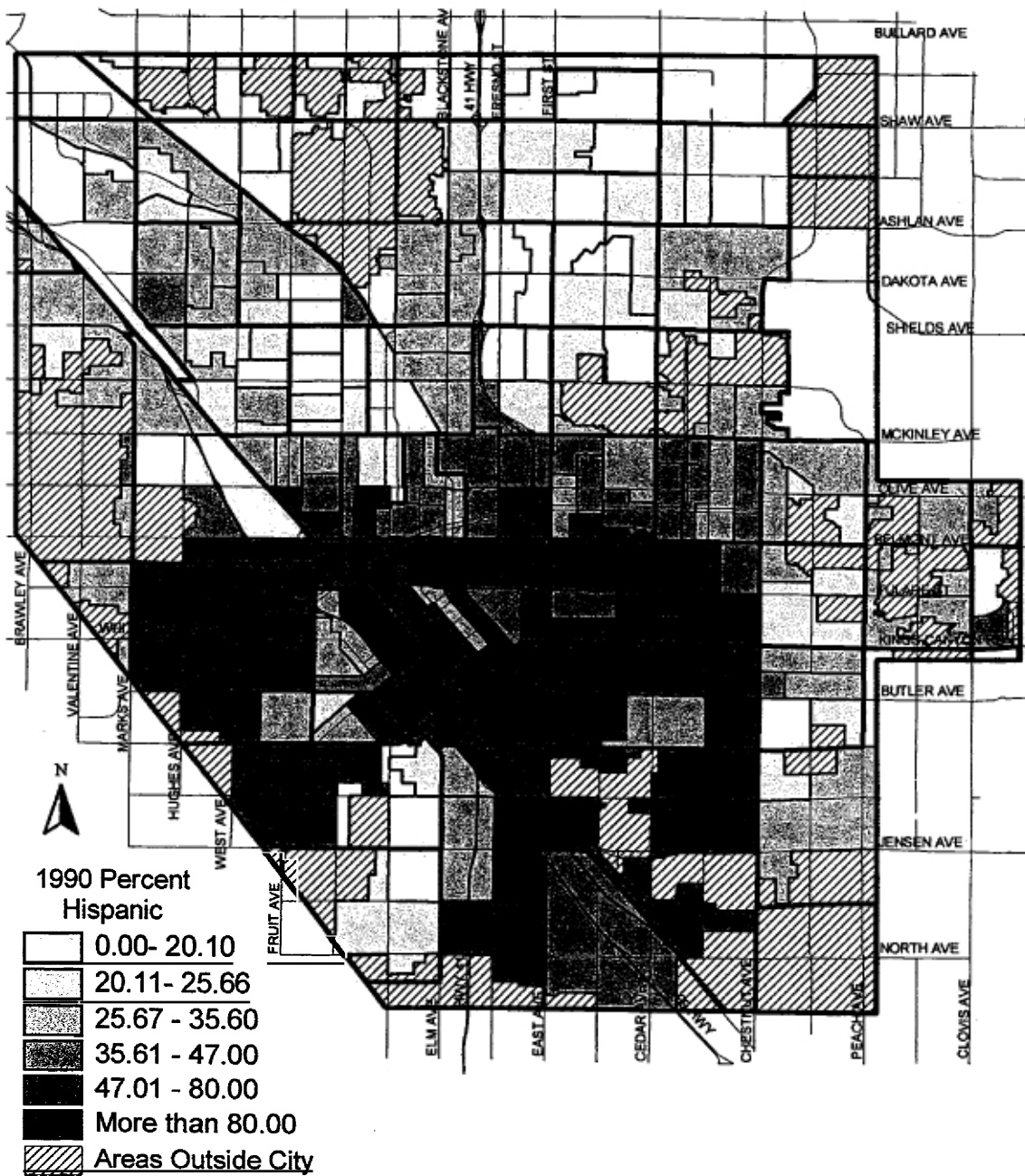
Map 4a - 1990 Percent African American By Block Group



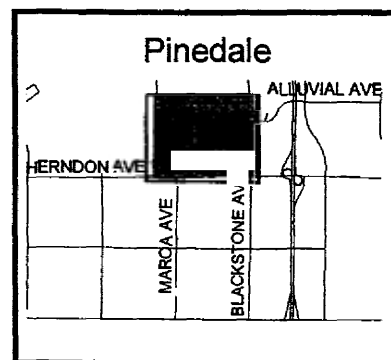
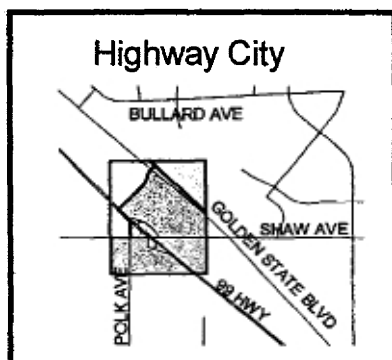
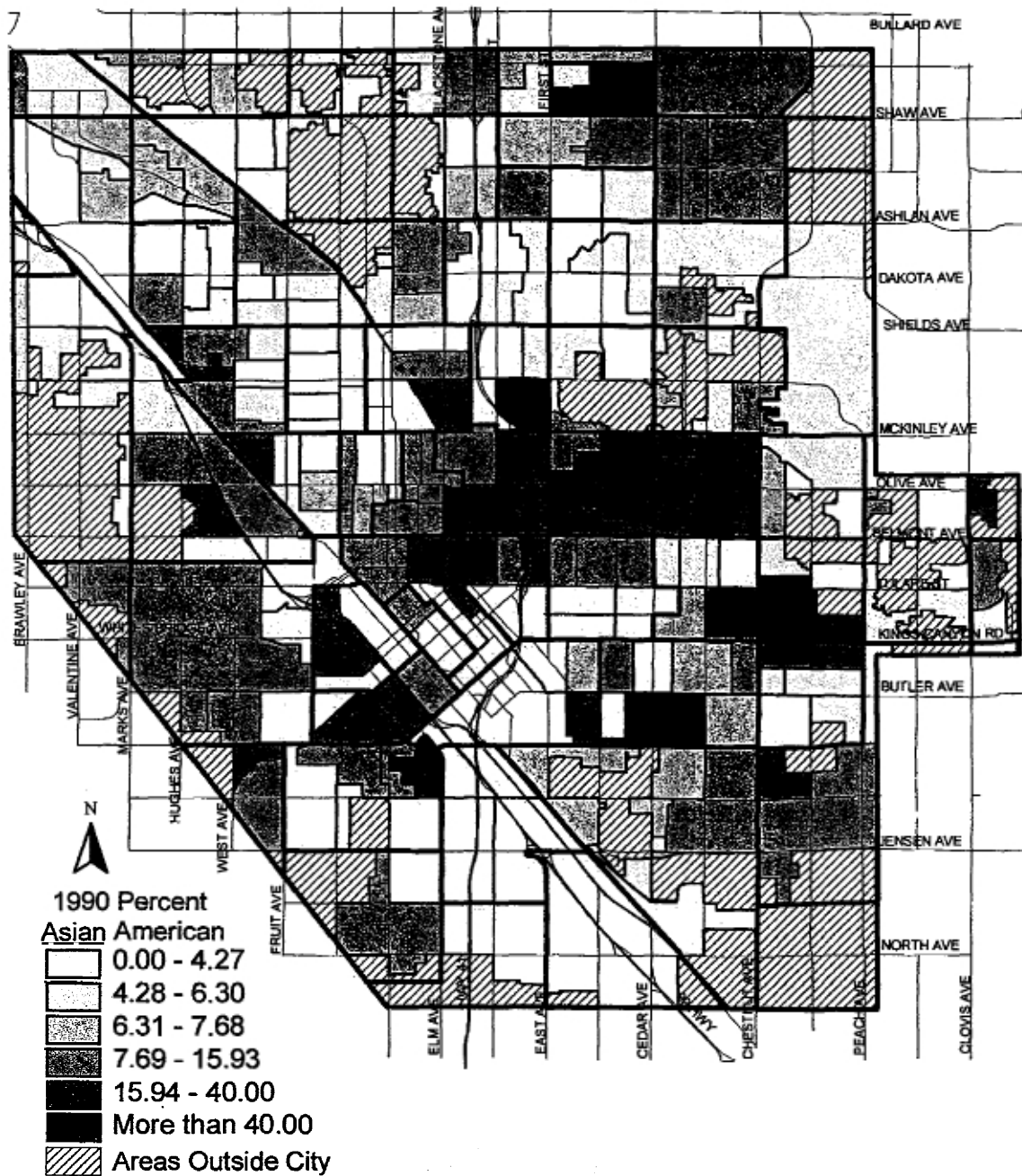
Map 4b - 1990 Percent African American By Census Tract



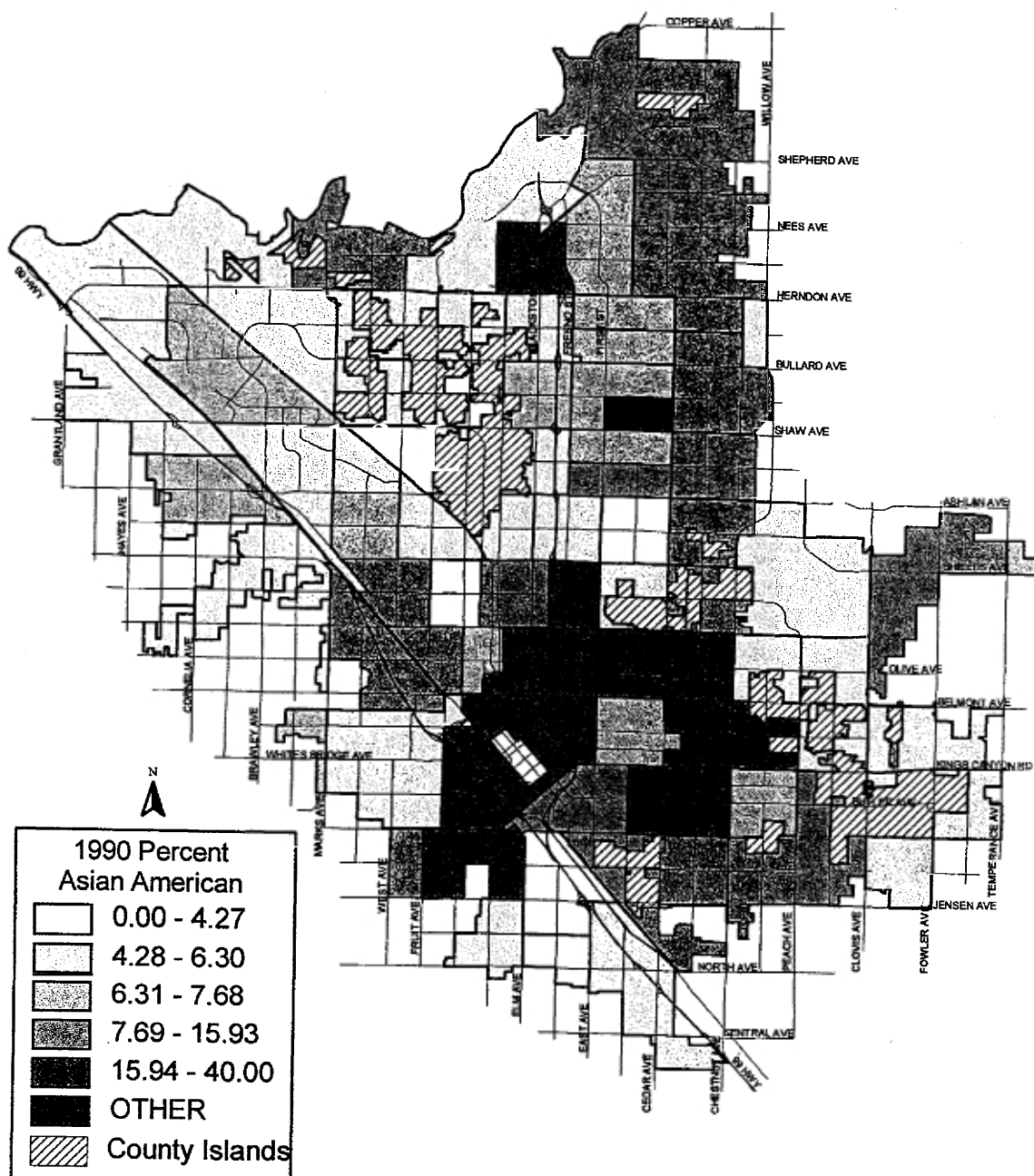
Map 5a - 1990 Percent Hispanic By Block Group



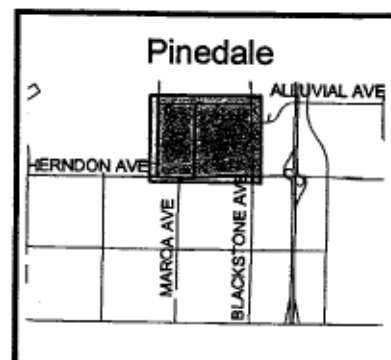
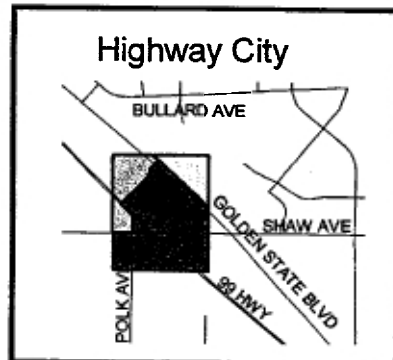
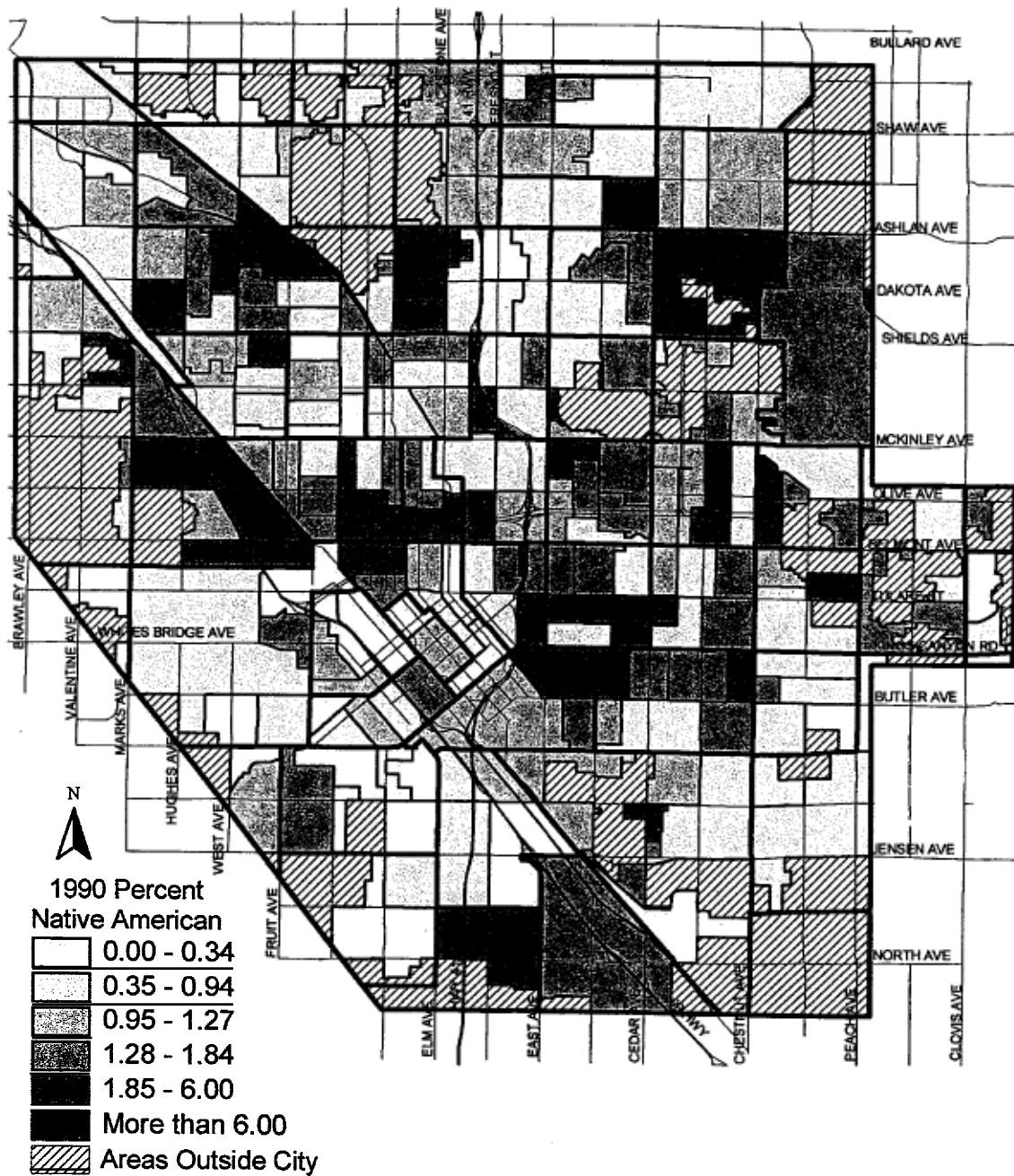
Map 6a - 1990 Percent Asian American By Block Group



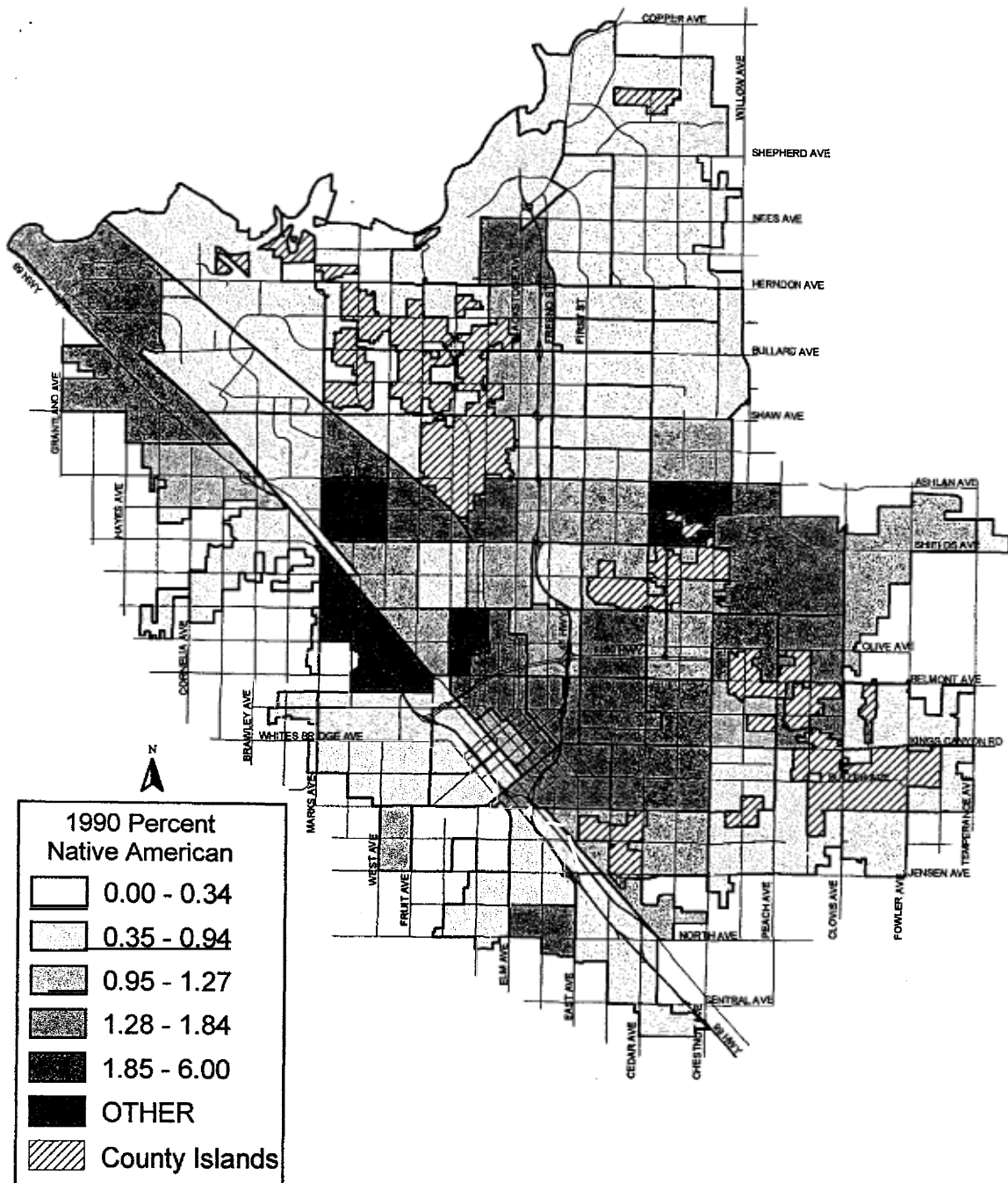
Map 6b - 1990 Percent Asian American By Census Tract



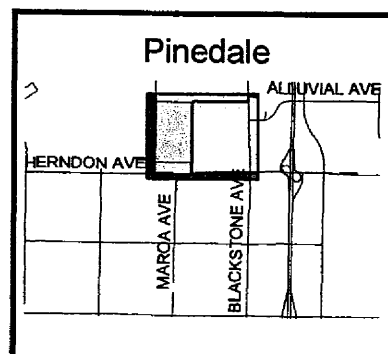
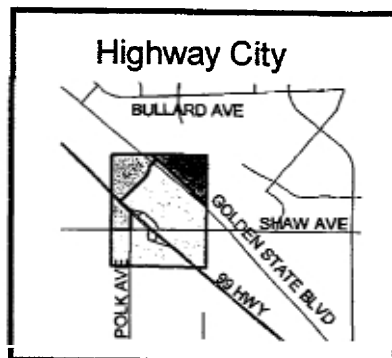
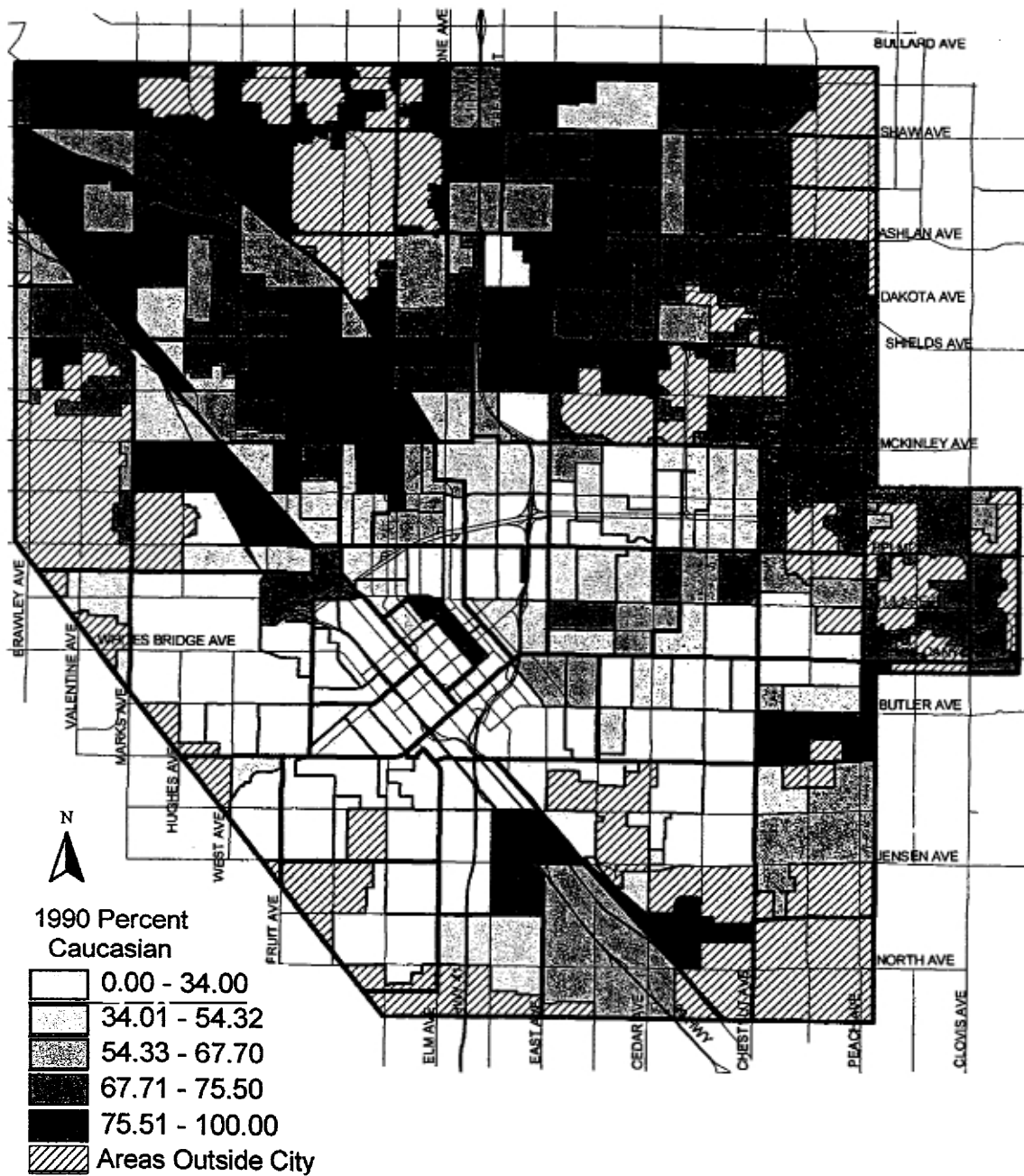
Map 7a - 1990 Percent Native American By Block Group



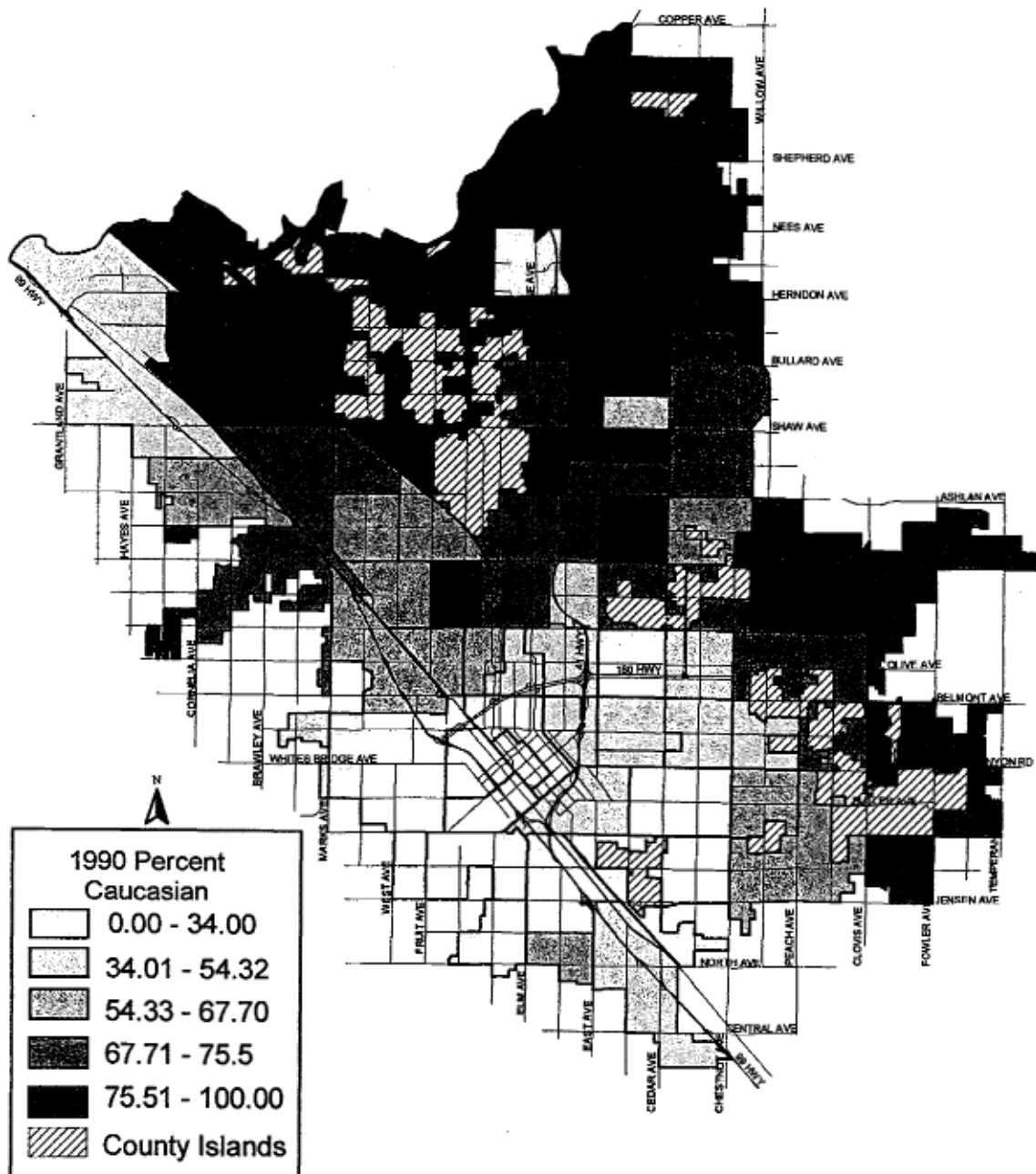
Map 7b - 1990 Percent Native American By Census Tract



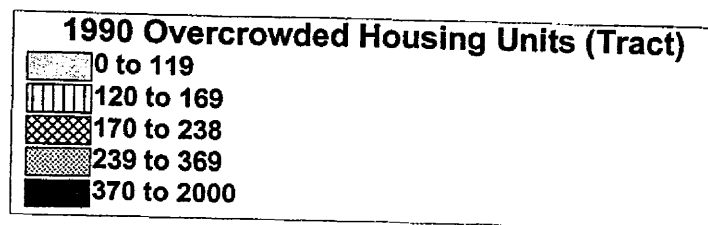
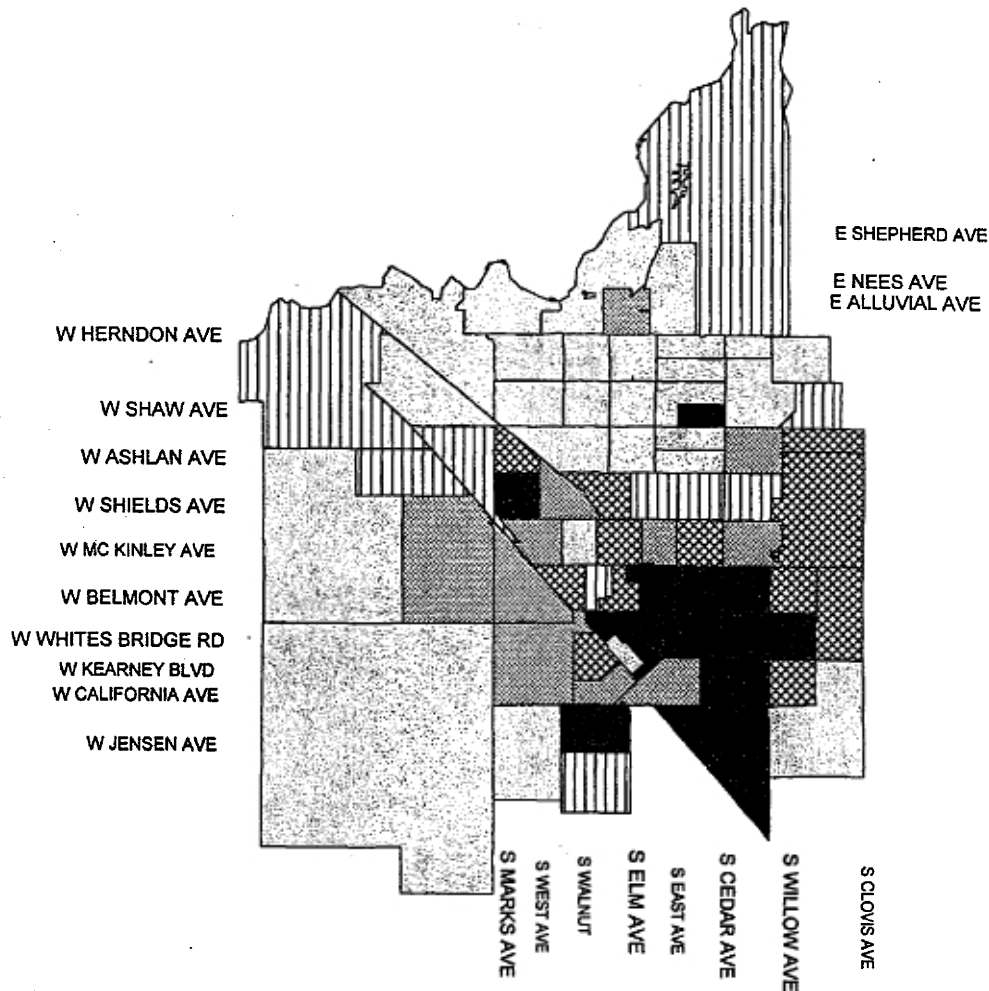
Map 8a - 1990 Percent Caucasian By Block Group



Map 8b - 1990 Percent Caucasian By Census Tract



Map 9 - 1990 Overcrowded Housing



in 1990. In Census Tract 29.02, the percentage changed from 2.4% to 35.7%, and in Census Tract 54.03 from 5.6% to 41.7%. Asian American or Pacific Islanders are more than 30% of the total population in Census Tracts 25, 28, and 29.02, and 20% in Census Tracts 13, 24, 34, and 44.04. This group's growth is also evident in Census Tracts 2, 3, 5, 6, 8, 9, 14.06, 23, 27, 37, 52.02, 53.03 and 54.07 where more than 10% of the population fell into this category.

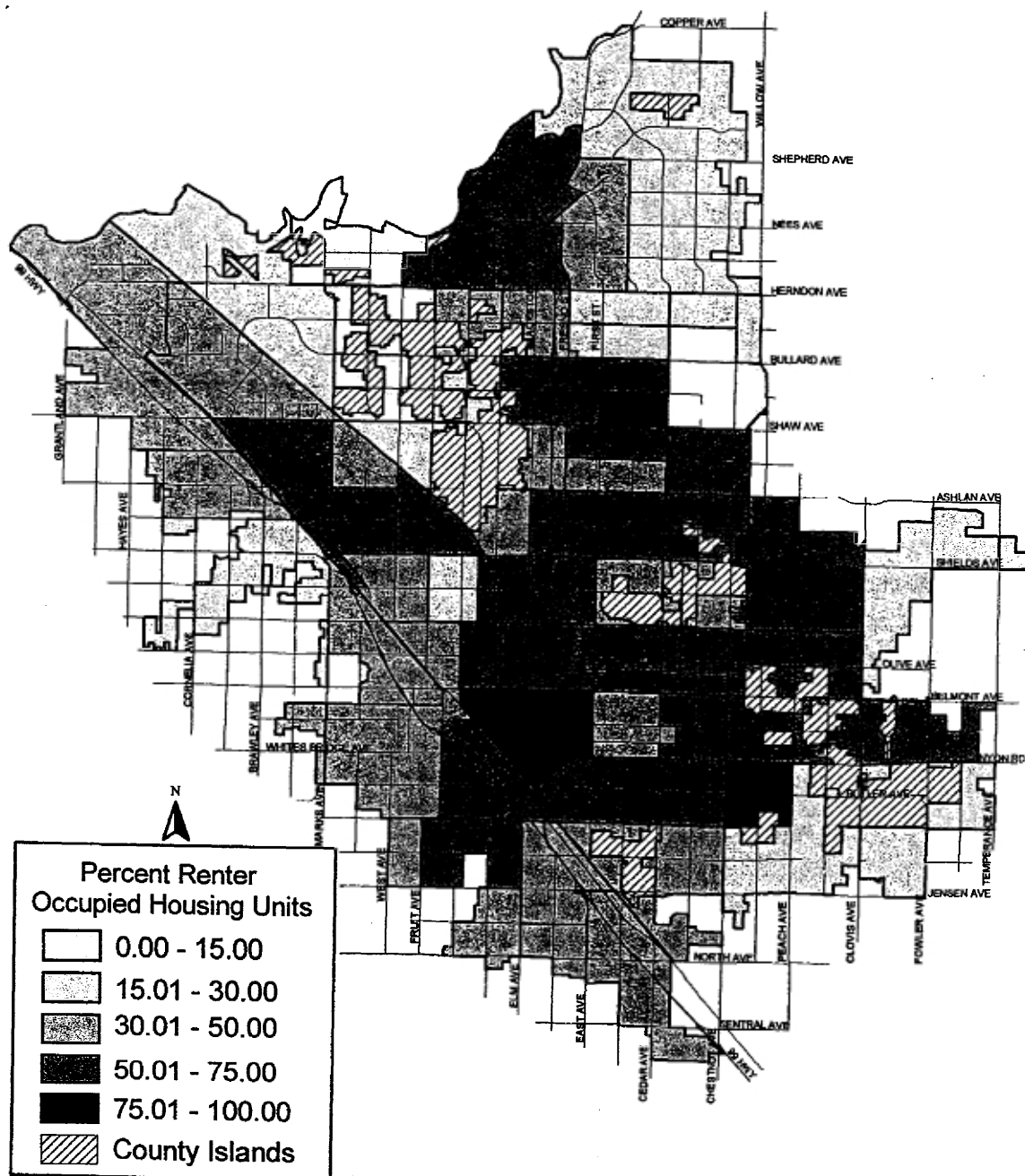
Statistics also suggest that there is a major disparity in home ownership opportunities among certain minority groups within the community (See Map 10). African Americans make up approximately 8% of the City's population. However, only 4.73% of owner occupied housing units are owned by African Americans. Likewise, Asian Americans and Pacific Islanders make up approximately 12% of the City's population but only 3.74% of the owner occupied housing units are owned by Asian Americans. These statistics clearly illustrate a distinct gap in the ability of these groups to achieve home ownership within the City. Moreover, the Census tracts with the highest percentages of rental occupied housing units also have the highest minority populations, greatest proportion of overcrowded households, and largest household sizes.

Populations with Special Needs. The City housing program must accommodate individuals and households possessing special needs. The term "special needs" refers to a condition, especially the existence of mental or physical challenges, which causes an individual or household to need accommodations in order to obtain or maintain housing. In this Plan, the term also refers to persons who are transitioning from incarceration. The City has a number of individuals and households affected by mental, physical or social challenges who need assistance with housing and other basic needs. Supportive housing and support services are needed for these residents and households.

The term "supportive housing" refers to housing with a range of supporting environments, such as group homes, single room occupancy and other housing with a planned service component. The terms "supportive or support services" refer to services provided to special needs individuals and households for the purpose of finding and facilitating the maintenance of a safe and decent living environment. Services include case management, medical and psychological assistance and counseling, supervision, child care, transportation and job training.

The provision of certain types of support services, such as in-home nursing or counseling and house cleaning and meal delivery, increases the number of individuals who can maintain independent living environments. The latter circumstance essentially augments the City's housing supply for persons with special needs by keeping persons out of more expensive facilities which are already stressed or unavailable. From the human perspective, in-home support services help individuals to remain in a more satisfying

Map 10 - Renter Occupied Housing Units



environment where friends, family, pets and others are welcome at all times, and where privacy, personal possessions and comforts can be retained.

The elderly population in Fresno and nationwide is increasing as a percentage of the total population. As this number grows, the proportion of individuals and households affected by the disabilities and mental impairments associated with the aging process is increasing. As a result, the housing needs of persons with disabilities and the elderly are also increasing.

It is difficult to assess the exact needs of elderly and other persons with disabilities. One problem with the existing Census data, for example, is its failure to distinguish the exact nature of the disability. Other data provided by groups such as the Central Valley Regional Center focuses upon specific segments of the population, such as those with Cerebral Palsy, mental retardation, hearing or speech impediments. Most data are not categorized by the effects of disabilities upon the ability of an individual person with disabilities to overcome physical or mental challenges, make a living, and secure affordable or better housing. In other words, an individual may be counted as a person with disabilities but does not need assistance from any service provider.

Some disabilities severely limit or eliminate the earning capacity of an individual or household which results in an inability to afford appropriate housing. Some result in a range of self care limitations. There is also little data distinguishing persons with serious and chronic mental disabilities from other special needs' groups and there are many cases that are never reported. Thus, there is no certain way to determine the exact size of the group, or to determine the exact percentage needing housing assistance. Therefore, raw statistics do little to assist with assessment of the problem. The City has worked with individuals and organizations who provide services to special needs populations in order to augment raw Census data with more specific and useful information.

The following section capsulizes population statistics compiled by the City:

- The Caucasian population, a majority in the 1980 population, is now (1990 Census) at 49% and the combined minority populations at 51% are now the majority. Caucasian households within the City enjoy a much higher income and earning capacity than other racial groups with 58% of the households reporting incomes above 95% of the Median Family Income (MFI). This compares to only 31% of African Americans, 34% of Hispanics, 42% of Native Americans and 28% of Asian Americans or Pacific Islanders reporting annual household incomes that exceed the MFI for the City.
- Within the City in 1980, 37.3% of the general population was classified as minority

(nonwhite), while 23.7% of households were minority. In 1990, 50.6% of the general population was classified as minority (nonwhite), and 39.2% of households were so classified. These calculations do not include Hispanic residents classified as white.

- The percentage of minority nonwhite households to total population has traditionally been less than the percentage of minority nonwhite persons to the total population. The reason for this difference is that minority family size tends to be larger than non-minority families.
- The degree of difference between minority households and the general population is decreasing. Within the City in 1990, the Hispanic origin population was 29.9% of all persons and 23.4% of all households.
- According to the 1990 Census, refugees from the war in southeast Asia represented approximately 30,000 people or 10% of the City's population. Approximately 31,045 residents spoke an Asian or a Pacific Island language with 23,890 stating that they do not speak English "well." This number is expected to be significantly higher in the 2000 Census. Approximately 8,000 additional southeast Asians immigrated to the City in 1996 alone.
- In 1990, the elderly (those 65 years and older) made up 10.1% of the population but 18.8% of all heads of households.
- There are an estimated 3,300 persons (1990 U.S. Census Data) or 4,150 persons (1999 City projections) with severe and chronic mental disabilities.
- According to the Fresno County Mental Health Department approximately 2% of the total population experiences some degree of mental disability.
- The 1995 General Plan Housing Element reported that 20,562 persons or almost 9.5% of the total population between ages 16 and 64 are classified as disabled. The 1970, 1980 and 1990 U.S. Censuses reported that between 9.4% and 10% of the population between ages 16 and 64 have some type of disability.
- Between 1970 and 1990, the number of low-income households headed by a person with disabilities increased to approximately 5.5% of all households or 7,100.
- According to the Centers for Disease Control (CDC) and the Fresno County Community Health Services Agency (1999), the number of persons diagnosed with HIV in Fresno County is between 1,700 and 2,300. According to the Central

Valley AIDS Team, the number of persons diagnosed with AIDS in Fresno County from February 1983 to September 1999 is 1,187.

- The CDC estimates that 50% of those infected with HIV will develop AIDS in 10 years.
- The approximate ethnic makeup of HIV/AIDS persons is 50% White, 28% Hispanic, 20% African American, 1% Asian, and 1% Native American.
- The National Commission on AIDS has reported that one-third to one-half of all people with AIDS are homeless or in imminent danger of becoming homeless.
- Approximately 30% of AIDS patients were reported to be living in expensive acute care facilities because there were few residential care opportunities.
- At least 3,200 adults (1990 Census) are homeless; 1,200 school age children are homeless in the Fresno Unified School District area alone (1999).
- Between 1991-1996, approximately 11,600 migrant households in the City and County of Fresno sought temporary housing during peak harvest seasons. Only 1,600 of the migrant farm workers (principal residence is more than 50 miles from work and the majority of income is from farm-related employment) were reported in the 1990 U. S. Census as City residents.
- At least 4,000 children in Fresno City and County from migrant farm worker households were enrolled in the Fresno Unified School District schools in 1996.
- In 1994, more than 38,000 students were enrolled at California State University, Fresno (20,000), Fresno Pacific College and Fresno City College. The latter two colleges are mainly commuter schools.

C. Income and Employment Statistics.

Income is the single largest factor to be considered in obtaining a home loan, or obtaining safe, decent, and fair housing. Any discussion relating to low-income levels is subject to a variety of interpretations depending upon the definition used. For the purposes of this Plan, the following are utilized:

- **Poverty Level.** Poverty level incomes are computed on a national basis as a part of the U.S. Census. An index of poverty has been developed which considers factors such as family size, number of children, farm/non-farm residences and income.

The definition assumes that a household with four persons is classified as poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture. Approximately 20,383 households, or 12% of all households in the City's metropolitan area, were classified at or below the poverty level in 1990.

- **Extremely Low-Income Household.** A household with an annual income of 30% or less of the MFI. In Fresno, this translates to an annual household income of \$11,160 or less in 1998 for a household of four persons. Median Family Income (MFI) is adjusted annually based on household size.
- **Very Low- or Low-Income Household.** A household (with four persons) with an annual income that is equal to or greater than 31% of the MFI but does not exceed 50% of MFI. In Fresno, this translates to annual incomes between \$11,161 and \$18,600 in 1998.
- **Moderate-Income Household.** A household (with four persons) with an annual income that is equal to or greater than 51% of the MFI but does not exceed 80% of MFI. In Fresno, this translates to annual incomes between \$18,601 and \$29,760 in 1998.
- **Median Family Income (MFI).** The income level that has an equal number of household incomes above it and below it. Per the February 1999 Income Limits published by HUD, the MFI for a family of four in the City is \$37,200.

Table 3 identifies the number and percentage of lower-income households (below 80% of the MFI) in the City in 1990 and indicates lower-income households needing housing assistance. The number of households needing housing assistance includes lower-income home owners living in substandard housing and lower-income renters paying more than 30% of their income for rent.

Table 3 - Lower Income Households - April 1, 1990

	City	%
Total Households	121,747	100
Lower Income Households	49,917	41
Households Needing Housing Assistance	37,742	31

Source: Applied Percentages from City CDBG Application to total households from the 1990 U.S. Census

Low-incomes, particularly among immigrants and minorities, are preventing many families from obtaining adequate housing. A recent study within the City indicated that the typical and legal reason for refusing to rent to a prospective tenant is economic. In regards to home ownership, the sale of homes is directly tied to the income level of the potential buyer and determines the ability of the buyer to secure mortgage financing.

There is a need to increase the personal income and financial management resources of low-income residents so that more households can qualify for mortgage financing, manage adjustable mortgage increases, pay a reasonable rent and manage rent increases. During consultations, organizations and individuals expressed the need to address the number of foreclosures and evictions resulting from lack of education or the low standards in HUD's underwriting criteria. The combination of these problems is causing households to assume financial and maintenance burdens for which they are not prepared. Similarly, households are being assisted with rent, yet are not prepared to assume long term rent and other responsibilities.

Perhaps the greatest obstacles to home ownership and other opportunities for new Asian Americans stem from cultural and linguistic differences which tend to isolate them from the mainstream American culture. Many of these new immigrants do not speak English, or do not speak it well. Many are illiterate in their native tongues. Lack of language skills is a barrier to job training and placement and is a major cause for high unemployment rates and low income levels within this group.

In January 2000, the City's unemployment rate was 13.6%, more than twice the statewide average of 5.3%, and almost three times the national average of 4.5%. This condition is adversely affecting all sectors of the community. It is one of the most important obstacles that the City must overcome in implementing a successful housing strategy. In addition to those who cannot find employment, many more residents are employed in low wage, temporary or part time jobs with no insurance benefits. There is a need to create more permanent jobs with higher wages and benefits.

Existing non-agricultural employment opportunities are concentrated in well defined areas of the community. Major industrial areas are located generally south of the downtown along Highway 99, in the unincorporated Calwa area, in Pinedale, south of the airport, and in smaller industrial clusters near McKinley/Blackstone and Olive/Maple.

Major office/professional areas are located along the Shaw Avenue corridor, in the downtown, near the airport, and in the Herndon/Fresno Street corridor. Commercial areas include regional shopping centers, strip commercial uses along major arterial streets, and

neighborhood and convenience centers located in residential areas. Major governmental and educational employment centers are located in the downtown area and at Fresno City College and California State University, Fresno. Employment centers are not located, for the most part, in areas where unemployment is the highest. This circumstance makes it more difficult for unskilled workers to find and keep jobs.

Population, income and employment data are summarized as follows.

- The City has 415,381 residents (1999) and 148,159 households. Of 121,747 households in 1994, 49,917, or 41%, are considered low- and very low-income, and 37,742 need housing assistance.
- Sixty-one percent of all households are Caucasian and 34% of those households are low- or very low-income. Eight percent are African American households and 63% of those households are low- or very low-income. Twenty-three percent of all households are Hispanic and 56% of those households are low- or very low-income. One percent of all households are Native American and 54% of those households are low- or very low-income. Eight percent of all households are Asian American or Pacific Islander and 67% of those households are low- or very low-income. (1990)
- Twenty-seven percent of all homeowners have a cost burden exceeding 30% of their income and 11.1% face a cost burden exceeding 50% of their income. Low-income households, 51% to 80% of MFI, represent a total of 20,089 households. A total of 61% of these households is reported as experiencing a housing cost burden. The percentage of households paying more than 30% of income for housing is 48% and the percentage paying more than 50% of income is 9%. Home purchase opportunities, rental assistance, rehabilitation and preservation of existing affordable stock, and new development of affordable housing is needed for these households.
- Total wage and salary employment in Fresno County grew from 122,000 to 277,600 workers between 1960 and 1991, an average annual gain of 5,000 jobs. The non-agricultural wage and salary category added 143,900 employees during this period compared to 11,700 agricultural jobs.
- In January 2000, the State Department of Finance projected that 320,100 of 377,300 persons in the labor force were employed in Fresno County. Of those, 191,780 were City residents.
- Of those seeking work, 26,170, or 13.6% were unemployed.

- The services category was the fastest growing non-agricultural sector in the 1960-1991 period, adding 42,200 jobs. Other sectors that have grown include trade (31,800 jobs); government (35,400 jobs); finance / insurance / real estate (9,700 jobs); construction (8,400 jobs); manufacturing (12,000 jobs); and transportation/public utilities (4,500 jobs).
- Between 1960 and 1995, Fresno County has ranked first in the United States in the gross value of agricultural crops produced annually. Since 1988, the County has experienced a decline in agricultural employment losing 13% of this work force during the period 1989-1991.

D. Cost Burden for Renters and Owners.

The cost of housing, as a percentage of total income, determines whether the household is overburdened with housing costs. Households paying more than 30% of income for housing are considered to have a housing cost burden and those paying more than 50% of income are considered to have an extreme housing cost burden. Table 4 shows the cost burden for housing by income group as of June 1993.

Table 4 - Cost Burden for Renters and Owners

Households - Type, Income, Housing Problem	Rental Households					Owner Households			
	Elderly 1&2 Member	Small Related 2-4	Large Related 5 or more	All Other	Total Renter	Elderly	All Other Owners	Total Owner	Total Households
1. Very Low-Income (0-50% MFI)*	4,444	9,791	6,216	4,895	25,346	4,497	3,524	6,021	33,367
2. 0-30% MFI	1,351	5,139	2,831	2,371	11,692	1,472	1,744	3,216	14,908
3. % with Housing Problems	81%	89%	99%	80%	89%	70%	75%	73%	85%
4. % Cost Burden >30%	81%	87%	90%	78%	85%	70%	71%	71%	82%
5. % Cost Burden >50%	62%	74%	75%	74%	73%	51%	58%	55%	69%
6. 31-50% MFI	3,093	4,652	3,385	2,524	13,654	3,025	1,780	4,805	18,459
7. % with Housing Problems	70%	90%	97%	90%	87%	43%	73%	54%	79%
8. % Cost Burden >30%	68%	84%	71%	88%	78%	43%	68%	52%	71%
9. % Cost Burden >50%	27%	36%	20%	51%	32%	19%	40%	26%	31%
10. Other Low-Income (51-80% MFI)*	1,451	4,976	2,848	3,579	12,854	3,244	3,991	7,235	20,089
11. % with Housing Problems	61%	62%	89%	72%	71%	22%	62%	44%	61%
12. % Cost Burden >30%	61%	52%	27%	69%	52%	22%	54%	40%	48%
13. % Cost Burden >50%	22%	6%	3%	5%	7%	5%	18%	12%	9%
14. Moderate Income (81-95% MFI)*	523	2,241	786	1,846	5,396	1,456	2,731	4,187	9,583
15. % with Housing Problems	46%	27%	83%	28%	37%	16%	55%	41%	39%
16. % Cost Burden >30%	46%	15%	5%	27%	21%	16%	45%	35%	27%
17. % Cost Burden >50%	5%	0%	0%	1%	1%	4	7%	6%	3%
18. Total Households**	7,949	25,275	11,463	16,699	61,386	16,486	44,243	60,727	122,113
% with Problems	58%	53%	88%	46%	58%	23%	28%	27%	43%

Form HUD-40090-A (1/93) Source: City of Fresno 1994 CHAS Table 1C

*or based upon HUD adjusted income limits, if applicable.

**includes all income groups including those above 95% of MFI

The information in Table 4 is summarized as follows:

- The greatest cost burden is for those households in the 0-30% of MFI where 85% of renters and 82% of owners pay more than 30% of their income for housing. More than 73% of renters and 69% of owners in this income category pay more than 50% of their income for housing.
- For those households in the 31-50% of MFI category, 78% of renters and 71% of owners pay more than 30% of their income on housing.
- The greatest cost burden is borne by large related households in the 0-30% of MFI category, where 88% of all households pay more than 30% of income for housing and 75% of households pay more than 50%.
- Fifty-eight (58)% of all renters (52,500 households) pay more than 30% of their income for housing, and 38.8% of rental households have a cost burden exceeding 50% of their income.
- The cost burden ratios for homeowners are substantially better than for renters with 27% of all homeowners facing a cost burden exceeding 30% of their income and 11.1% facing a cost burden exceeding 50% of their income.
- Thirty-four percent of the 24,400 elderly households have a housing cost burden of 30% or more.
- Large families have a significantly larger cost burden than smaller families. (1990 Census)

E. Housing Supply and Market Conditions.

In Chapter VI of the Housing Element, the City adopted the statewide housing goal as follows: "To assure to all Californians the opportunity to obtain safe, adequate housing in a suitable living environment." In addition, the City adopted housing policies and programs that are consistent with the following four housing goals established by the State: (a) the provision of new housing; (b) the preservation of existing housing and neighborhoods; (c) the reduction of housing costs; and (d) the improvement of housing conditions for special needs groups.

The City is aggressively pursuing the adoption and implementation of plans and programs designed to provide affordable housing stock over the short and long terms. The City's General Plan update process has included the projection of housing and land use needs

during the next twenty years. Inherent to the update is the need to ensure that an adequate supply of land planned and zoned for single and multiple family housing is available. As part of the General Plan update process, City Development Department staff reviewed land supply numbers and locations and has recommended an ample supply of residential designated land throughout the City.

The City has zoned a significant amount of vacant land for medium density residential land uses ranging from five (5) to ten (10) units per acre and medium-high density land uses ranging from ten (10) to eighteen (18) units per acre. However, the quantity of land designated and zoned for higher density land uses ranging from nineteen (19) to forty (40) units per acre, is limited.

There is a need to continue to facilitate development of affordable housing development by encouraging infill development in areas which already have infrastructure and access to public transit, and supporting density bonus programs designed to reward property owners for providing affordable housing for seniors, persons with disabilities and other low-income groups.

Table 5 provides 1996 estimates from the City Housing Element of the General Plan which indicate the number of new housing units needed within the City.

Table 5 - New Construction Needs

<u>INCOME CATEGORY</u>	<u>HOUSING UNITS NEEDED</u>
Very Low (0-50% of MFI)	2,655 (24.0%)
Other Low (51-80% of MFI)	1,810 (16.3%)
Moderate (80-120% of MFI)	2,340 (21.1%)
Above Moderate (Above 120% of MFI)	4,286 (38.6%)
Total Units	11,100 (100.0%)

Table 6 provides a summary of a 1994 inventory of existing housing stock. Units are categorized by the number of bedrooms. The breakdown between owners and renters is provided as well as 1994 vacancy rates.

Table 6 - Market and Inventory Conditions

Housing Stock Inventory	Total	Vacancy Rate	0-1 bedroom	2 bedrooms	3+ bedrooms
1. Total Year-round	129,404	---	26,079	46,309	57,016
2. Total Occupied	121,807		24,343	42,738	54,726
3. Renter	63,067		21,369	29,575	12,123
4. Owner	58,740		2,974	13,163	42,603
5. Total Vacant	7,597		1,736	3,571	2,290
6. For Rent	4,452	6.59%	1,408	2,425	619
7. For Sale	1,191	1.99%	54	362	775
8. Other	1,954		274	784	896

Source: City of Fresno 1994 CHAS Table 1 B

City vacancy rates rose substantially between 1990 and 1994 but have begun to decline possibly due to an improved economy. The CSUF 1999 Housing Report indicates that the average vacancy rate is now 5.8% of the units surveyed. For apartment units south of Shaw Avenue, the vacancy rate had been nearly 15%. Except for a portion of southeast Fresno, where rates are still above 12%, vacancies have dropped by 50% and are now between 3-6% in most areas south of Shaw. In the short-term, higher vacancy rates increase housing opportunity and decrease the potential for discrimination in housing. Discounts and incentives are being offered, choice in location increased, and subtle forms of discrimination reduced as property owners work to reduce high vacancy rates.

Input received from rental associations during Plan outreach sessions indicate that vacancies are continuing to decline, and are low enough in all but the southeast areas of the City, to suggest that the construction of more rental housing may be needed in the mid 2000s. Participants in consultations indicated a need for more affordable housing, transitional and supportive housing, accessible housing, and independent living arrangements. Persons serving special needs groups or with special needs stated that it is very difficult to locate suitable housing even when it is available.

A substantial number of housing units in the City are substandard thus decreasing the supply of safe, decent and affordable housing. In May of 1991, City Development Department staff completed a comprehensive housing quality survey for each Community Plan area. The survey classified housing units into four quality categories: standard, minor

rehabilitation, major rehabilitation, and demolition. The standard class included units that had no major structural deficiency, but which may require minor repairs costing less than 5% of replacement cost. The minor rehabilitation category contained not more than one major deficiency and needed other minor repairs at a total repair cost ranging from 5-25% of replacement cost. A housing unit classified as needing major rehabilitation contained two or more major deficiencies in addition to needing minor repairs at a total repair cost ranging from 25-50% of replacement cost. A housing unit requiring demolition would require rehabilitation costing more than 50% of replacement cost and subsequently would not be economically practical to repair. The data from that report indicates that of 148,162 housing units, 10,863 units were substandard. Almost 21.3% were located in the Roosevelt and 21% in the Fresno High Community Plan areas, indicating a major need for rehabilitation in those parts of the City.

The following information has been taken from the U.S. Census, the previous Consolidated Plan, the City Housing Element, the December 1999 AI and various documents provided by service providers. Needs expressed during Consolidated Plan consultations, working sessions and citizen participation activities are also included. It is important to note that many of the needs expressed in this document were identified in previous Consolidated Plan. The City has made progress in addressing many needs. There is much more to be done. Some of the latter housing supply and market conditions have been factored into Plan analysis:

- There is an inadequate supply of safe, decent and affordable housing including housing that is fully accessible to the elderly and persons with disabilities (1999).
- Between 1980 and 1990, the City added 40,655 units, or 45.8% of its total housing stock. As of April 1, 1990, the City contained 129,404 housing units.
- The percentage of single-family housing units declined between 1980 and 1990 from 67.3% to 62.9%, while the percentage of multiple family housing units increased from 29.4% to 32.8%. Multiple family housing units represented 32.8% of the housing stock and more than 44% of the housing stock was renter-occupied.
- Between 1980 and 1990, the City nearly doubled the existing housing stock with the addition of 40,655 housing units or 45.8% of the total housing stock.
- In January 1997, the City Development Department estimated that there were 91,968 (63% of all units) single family units, including mobile homes, and 53,728 (37%) multiple family units in the City. This is an increase of 2% in the ratio of single family to multiple family units since 1994. In January 1999, the State Department of Finance projected that the number of single family units had

increased to 94,340 (63%); and multiple family to 55,819 (37%).

- Based on ratios from the 1990 U.S. census, it is assumed that 45.4% of the housing units are owner occupied, 48.7% are renter occupied, and 5.9% are vacant. Of the approximate 66,520 renter-occupied units, 15,166 (22.8%) are single family homes.
- Eleven thousand ninety-one (11,091) new dwelling units need to be constructed. Of those units, 4,470 (40.3%) are needed for low- (16.3) and very low- (24) income families. (1990 Census) All units need to be visitable (possess features that enable persons with disabilities to visit).
- Houses in the \$85,000 range are available in all community plan areas.
- Some target areas, such as the Roosevelt Community, have significant amounts of vacant land available for single and multiple family housing.
- In 1990, the median housing value was \$86,400, or 3.3 times the MFI. [The February 1999 HUD Income Limits report indicates that the income for a family of four living in the City is \$37,200; the March 2000 estimate is \$37,600.] In counting all households, 48% were determined to have annual incomes above 95% of the MFI. None of the ethnic minorities exceeded the 48% average for the City.
- In 1980, the ratio was 4.5, indicating that the median value house was more affordable in 1990 than in 1980. In 2000, Consumer Credit Counseling Service of Central Valley, Inc. (CCS) calculated that a family of four with an income of 60% of MFI (\$22,560) may be able to afford a monthly mortgage payment of \$477-514 which equates to an affordable mortgage of \$65-\$70,000 (30-year, 8% interest rate). In terms of ratio, the smaller the MFI in comparison to the cost of housing, the less affordable housing is. As examples: If a house cost \$90,000 and the MFI was \$20,000, the ratio is 4.5 (1980). If a house cost \$90,000 and the MFI was \$27,272, the ratio is 3.3 (1990). Therefore, more people can afford a house in 1990. This means that between 1980 and 1990, income rose faster than housing costs, a positive trend.
- In 1994, the median gross rent, within the City, was \$436. The 1999 CSUF Housing Study reported the following mean rents: Studio - \$330; 1bd/1ba - \$406; 2bd/1ba - \$450; 2bd/1.5ba - \$490; 2bd/2ba - \$557; 3bd/1ba - \$536; 3bd/1.5ba - \$497; 3bd/2ba - \$619; over 3bd - \$700; and Loft - \$385.
- HUD has set fair market monthly rents (used to determine eligibility for federal

- funding) for Fresno at: Studio - \$374 per month; 1bd - \$419; 2bd - \$500; 3bd - \$695; 4bd - \$802; 5bd - \$922; and 6bd - \$1,042.
- Of 148,162 existing housing units, 6% require minor rehabilitation; 0.6% require major rehabilitation; and 0.5% need to be demolished.
- Of the substandard housing units, 21.3% are located in the Roosevelt Community Plan area and 21% in the Fresno High Community Plan area. The Central Community Plan area contains 16% of all substandard units; the Edison Community Plan area, 15.9%; the West Community Plan area, 8.2%; the Hoover Community Plan area, 5.2%; the McLane Community Plan area, 4.6%; the Bullard Community Plan area, 2.6%; and the Woodward Park Community Plan area, 0.1%. (1994 Comprehensive Housing Affordability Strategy)
- Housing vacancies in 1990 represented a total of 7,597 housing units. Seventy-eight percent of the units were rentals; 22% were for sale. Apartment vacancies currently average 5.8%. In some areas, vacancy rates exceed 12%. However, the general trend is toward lower vacancy rates and a related increase in demand for rental units. This trend could lead to increases in the average rent paid.
- There is insufficient production of affordable units and rehabilitation of existing units by nonprofit organizations and private sector developers.
- The cost of constructing a new unit of affordable housing, in targeted neighborhoods, often exceeds the resale value. This circumstance deters private sector investments in affordable housing projects without subsidies from the public sector. There is a need to fill the gap.
- There is a substantial need to provide large unit housing (three or more bedrooms) for low income families especially Hispanic and Asian American households. (1990 Census).
- The 1993 Comprehensive Housing Affordability Strategy (CHAS) shows that there were an estimated 11,463 large households who were renters within Fresno. Of that number, 88% (approximately 10,100 households) had a housing cost burden of 30% or more.
- Lack of sufficient multiple family rental housing for large families was reported in the CSUF 1999 Housing Study. Of the more than 22,000 multiple family units surveyed, only 1,397 (6.3%) had three or more bedrooms. The group needing three or more bedrooms is estimated to make up 18.6% of the rental population.

- According to the 1990 Census, more than 13% of all units in the City are overcrowded (units that contain more than 1.01 persons per room). Large households also have significant cost burdens in that rents and other costs are generally higher for large households than for smaller units.
- According to the Fresno-Madera Agency on Aging, there are in excess of 1,000 units of subsidized housing within Fresno that provide services for the ambulatory elderly. In addition, there are a number of transitional living facilities designed to provide housing, congregate meals, recreational facilities and transportation to the ambulatory elderly. More affordable units and services that support independent living are needed.
- Most senior housing is in the very low or very high price ranges. In addition to a substantial need for low income housing, there is a need for more senior housing in mid-price ranges.
- There is a substantial need for transitional group housing for persons with chronic substance abuse dependencies, a large number of whom are homeless, or just getting out of jail.

